

SERFF Tracking Number: AERO-125531147 State: Arkansas  
Filing Company: Phoenix Indemnity Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: AC AR 99-03-08-001  
TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft  
Product Name: General Aviation Aircraft Program  
Project Name/Number: Aircraft Terrorism Form Filing/AC AR 99-03-08-001

## Filing at a Glance

Company: Phoenix Indemnity Insurance Company

Product Name: General Aviation Aircraft SERFF Tr Num: AERO-125531147 State: Arkansas

Program

TOI: 22.0 Aircraft

SERFF Status: Closed

State Tr Num: EFT \$50

Sub-TOI: 22.0000 Aircraft

Co Tr Num: AC AR 99-03-08-001

State Status: Fees verified and received

Filing Type: Form

Co Status:

Reviewer(s): Betty Montesi, Edith Roberts, Brittany Yielding

Authors: Tom Murphy, Chris Smith

Disposition Date: 03/20/2008

Date Submitted: 03/18/2008

Disposition Status: Accepted For Informational Purposes

Effective Date Requested (New): 04/01/2008

Effective Date (New):

Effective Date Requested (Renewal): 04/01/2008

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Aircraft Terrorism Form Filing

Status of Filing in Domicile: Authorized

Project Number: AC AR 99-03-08-001

Domicile Status Comments: NONE

Reference Organization: NONE

Reference Number: NONE

Reference Title: NONE

Advisory Org. Circular: NONE

Filing Status Changed: 03/20/2008

State Status Changed: 03/20/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

The Phoenix Indemnity Insurance Company (PIIC) – General Aviation Aircraft Program is approved for use in your state. This filing updates the initial filing as respects to the federal Terrorism Risk Insurance Act. PIIC is filing the new forms under the Fast Track "file & use" procedure as it applies to this filing.

SERFF Tracking Number: AERO-125531147 State: Arkansas  
 Filing Company: Phoenix Indemnity Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: AC AR 99-03-08-001  
 TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft  
 Product Name: General Aviation Aircraft Program  
 Project Name/Number: Aircraft Terrorism Form Filing/AC AR 99-03-08-001

## Company and Contact

### Filing Contact Information

Thomas Murphy, Compliance Officer tmurphy@aerospaceim.com  
 14990 Landmark Blvd., Suite 300 (972) 852-1200 [Phone]  
 Dallas, TX 75254 (972) 852-1212[FAX]

### Filing Company Information

Phoenix Indemnity Insurance Company CoCode: 34037 State of Domicile: Arizona  
 14651 Dallas Parkway Group Code: 3478 Company Type: Property & Casualty  
 Suite 400  
 Dallas, TX 75254 Group Name: Hallmark Financial State ID Number:  
 Group  
 (972) 934-2400 ext. [Phone] FEIN Number: 47-0718164  
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## Filing Fees

Fee Required? Yes  
 Fee Amount: \$50.00  
 Retaliatory? No  
 Fee Explanation: Arkansas Form Filing Fee  
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Phoenix Indemnity Insurance Company	\$50.00	03/18/2008	18748775

SERFF Tracking Number: AERO-125531147 State: Arkansas  
Filing Company: Phoenix Indemnity Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: AC AR 99-03-08-001  
TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft  
Product Name: General Aviation Aircraft Program  
Project Name/Number: Aircraft Terrorism Form Filing/AC AR 99-03-08-001

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Accepted For Edith Roberts Informational Purposes		03/20/2008	03/20/2008

*SERFF Tracking Number:* AERO-125531147 *State:* Arkansas  
*Filing Company:* Phoenix Indemnity Insurance Company *State Tracking Number:* EFT \$50  
*Company Tracking Number:* AC AR 99-03-08-001  
*TOI:* 22.0 Aircraft *Sub-TOI:* 22.0000 Aircraft  
*Product Name:* General Aviation Aircraft Program  
*Project Name/Number:* Aircraft Terrorism Form Filing/AC AR 99-03-08-001

## **Disposition**

Disposition Date: 03/20/2008

Effective Date (New):

Effective Date (Renewal):

Status: Accepted For Informational Purposes

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AERO-125531147 State: Arkansas  
 Filing Company: Phoenix Indemnity Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: AC AR 99-03-08-001  
 TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft  
 Product Name: General Aviation Aircraft Program  
 Project Name/Number: Aircraft Terrorism Form Filing/AC AR 99-03-08-001

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Accepted for Informational Purposes	Yes
Supporting Document	Supporting Docs	Accepted for Informational Purposes	Yes
Form	Cap on Losses From Certified Acts of Terrorism	Accepted for Informational Purposes	Yes
Form	Exclusion of Certified Acts of Terrorism	Accepted for Informational Purposes	Yes
Form	Certified Acts of Terrorism Coverage: Cap on Losses from Certified Acts of Terrorism	Accepted for Informational Purposes	Yes

SERFF Tracking Number: AERO-125531147 State: Arkansas  
 Filing Company: Phoenix Indemnity Insurance Company State Tracking Number: EFT \$50  
 Company Tracking Number: AC AR 99-03-08-001  
 TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft  
 Product Name: General Aviation Aircraft Program  
 Project Name/Number: Aircraft Terrorism Form Filing/AC AR 99-03-08-001

## Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Accepted for Informational Purposes	Cap on Losses From Certified Acts of Terrorism	GA175A	(02/08)	Endorsement/Amendment/Conditions	Replaced Form #:0.00 GA175A (12/02) Previous Filing #: AR PC -06-013999		GA 175A (02-08).pdf
Accepted for Informational Purposes	Exclusion of Certified Acts of Terrorism	GA175B	(02/08)	Endorsement/Amendment/Conditions	Replaced Form #:0.00 GA175B (12/02) Previous Filing #: AR PC -06-013999		GA 175B (02-08).pdf
Accepted for Informational Purposes	Certified Acts of Terrorism Coverage: Cap on Losses from Certified Acts of Terrorism	GA175C	(02/08)	Endorsement/Amendment/Conditions		0.00	GA 175C (02-08).pdf

## Cap On Losses From Certified Acts Of Terrorism

The following is added to **your** Policy

### Part One. GENERAL PROVISIONS AND CONDITIONS

1. Words and Phrases

w. **Certified Act of Terrorism**

**Certified act of terrorism** means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the Federal Terrorism Risk Insurance Act. The criteria contained in the Federal Terrorism Risk Insurance Act for a **certified act of terrorism** include the following:

- (i) The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Federal Terrorism Risk Insurance Act; and
- (ii) The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

### Part Three. LIABILITY TO OTHERS

If aggregate insured losses attributable to **certified act(s) of terrorism** \$100 billion in a Program Year (January 1 through December 31) and **we** have met **our** insurer deductible under the Federal Terrorism Risk Insurance Act, **we** shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

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The following information is required only when the effective date of this endorsement is subsequent to the Policy effective date.

This endorsement is Endorsement No.  
This endorsement is effective on  
Attached to and forming a part of Policy No.  
Issued to (First Named Insured):  
Additional Premium:

## Exclusion Of Certified Acts Of Terrorism

The following is added to **your** Policy:

### Part One. GENERAL PROVISIONS AND CONDITIONS

1. Words and Phrases

w. **Certified Act of Terrorism**

**Certified act of terrorism** means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the Federal Terrorism Risk Insurance Act. The criteria contained in the Federal Terrorism Risk Insurance Act for a **certified act of terrorism** include the following:

- (i) The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Federal Terrorism Risk Insurance Act; and
- (ii) The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

### Part Two AIRCRAFT PHYSICAL DAMAGE COVERAGE:

4. What **We** Will Not Pay

- i. any direct physical loss or damage arising, directly or indirectly, out of a **certified act of terrorism**.

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The following information is required only when the effective date of this endorsement is subsequent to the Policy effective date.

This endorsement is Endorsement No.  
This endorsement is effective on  
Attached to and forming a part of Policy No.  
Issued to (First Named Insured):  
Additional Premium:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## **Certified Acts Of Terrorism Coverage; Cap On Losses From Certified Acts Of Terrorism**

The following is added to **your** Policy under:

### **Part Two. AIRCRAFT PHYSICAL DAMAGE COVERAGE** **Part Three. LIABILITY TO OTHERS**

If aggregate insured losses attributable to **certified act(s) of terrorism** \$100 billion in a Program Year (January 1 through December 31) and **we** have met **our** insurer deductible under the Federal Terrorism Risk Insurance Act, **we** shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.

### **Part One. GENERAL PROVISIONS AND CONDITIONS**

1. Words and Phrases
  - w. **Certified act of terrorism** means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the Federal Terrorism Risk Insurance Act. The criteria contained in the Federal Terrorism Risk Insurance Act for a **certified act of terrorism** include the following:
    - (i) The act resulted in insured losses in excess of \$5 million in the aggregate, attributable to all types of insurance subject to the Federal Terrorism Risk Insurance Act; and
    - (ii) The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The following changes **your** Policy

### **Part Two AIRCRAFT PHYSICAL DAMAGE COVERAGE**

4. What **We** Will Not Pay.

With respect to any exclusion of terrorism in this Policy or attached to this Policy by endorsement, such exclusion does not apply to a **certified act of terrorism**

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The following information is required only when the effective date of this endorsement is subsequent to the Policy effective date.

This endorsement is Endorsement No.  
This endorsement is effective on  
Attached to and forming a part of Policy No.  
Issued to (First Named Insured):  
Additional Premium:

*SERFF Tracking Number:*      *AERO-125531147*                      *State:*                      *Arkansas*  
*Filing Company:*              *Phoenix Indemnity Insurance Company*              *State Tracking Number:*      *EFT \$50*  
*Company Tracking Number:*      *AC AR 99-03-08-001*  
*TOI:*                      *22.0 Aircraft*                      *Sub-TOI:*                      *22.0000 Aircraft*  
*Product Name:*              *General Aviation Aircraft Program*  
*Project Name/Number:*      *Aircraft Terrorism Form Filing/AC AR 99-03-08-001*

## **Rate Information**

Rate data does NOT apply to filing.

SERFF Tracking Number: AERO-125531147 State: Arkansas  
Filing Company: Phoenix Indemnity Insurance Company State Tracking Number: EFT \$50  
Company Tracking Number: AC AR 99-03-08-001  
TOI: 22.0 Aircraft Sub-TOI: 22.0000 Aircraft  
Product Name: General Aviation Aircraft Program  
Project Name/Number: Aircraft Terrorism Form Filing/AC AR 99-03-08-001

## Supporting Document Schedules

**Satisfied -Name:** Uniform Transmittal Document-  
Property & Casualty

**Review Status:**

Accepted for Informational 03/20/2008  
Purposes

**Comments:**

**Attachment:**

AC AR 99-03-08-001 FIL TRANSMITTAL.pdf

**Satisfied -Name:** Supporting Docs

**Review Status:**

Accepted for Informational 03/20/2008  
Purposes

**Comments:**

**Attachments:**

PIIC Filing Authorization Ltr.pdf  
AC AR 99-03-08-001 FIL LTR.pdf  
GA 175A R (02-08).pdf  
GA 175B R (02-08).pdf  
ACH PHT 002 (01-08).pdf  
ACH PHT 003 (01-08).pdf

**EXPEDITED FILING TRANSMITTAL DOCUMENT**

**FOR TERRORISM**

This page applies to the following state(s) AR

Indicate Type of Filing
<input type="checkbox"/> Filing Related to <i>Certified Losses</i>
<input type="checkbox"/> Filing Related to <i>Non-Certified Losses</i>
<input checked="" type="checkbox"/> Filing Applicable to Both Certified and Non-Certified Losses

Department Use only

Company Name(s)	Domicile	NAIC #	FEIN #
Phoenix Indemnity Insurance Company	Arizona	34037	47-0718164

**Contact Info for Filer**

Name and address of Filer(s)	Telephone #	FAX #	e-mail
Thomas A. Murphy 14990 Landmark Blvd., Suite 300 Dallas, Texas 75254	(888) 880-1289	(972) 852.1212	tmurpju@aerospaceim.com

**Filing information**

<b>Line of Insurance</b> (see attachment)	Aircraft ASL 22
<b>Company Program Title</b> (Marketing title) (if applicable)	General Aviation Aircraft Program
<b>Filing Type</b> ** see note below	Terrorism Form Filing
<b>This application is used with:</b>	Aircraft Insurance Policy
<b>Effective Date Requested</b>	March 31, 2008
<b>Filing date</b>	March 17, 2008
<b>Company Tracking Number</b>	AC AR 99 03-08-001
<b>Date filing approved in domiciliary state, if applicable</b>	Approved February 5, 2008

	<u>Component/Form Name /Description/Synopsis</u>	<u>Form # or Rate Page Include edition date</u>	<u>Replacement Or withdrawn?</u>	<u>If replacement, give form # or rate page(s) it replaces</u>	<u>Previous State Filing Number, if required by state</u>
01	Cap On Losses From Certified Acts of Terrorism	GA175A (02/08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	GA175A (12/02)	AR PC -06-013999
02	Exclusion of Certified Acts of Terrorism	GA175B (02/08)	<input checked="" type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input type="checkbox"/> Neither	GA175B (12/02)	AR PC -06-013999
03	Certified Acts of Terrorism Coverage: Cap on Losses from Certified Acts of Terrorism	GA175C (02/08)	<input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn <input checked="" type="checkbox"/> Neither		

To be complete, a form filing must include the following:

- A completed Expedited Filing Transmittal Document for each insurer or advisory organization.
- One copy of each endorsement, disclosure form or other policy language, unless the insurer has given an advisory organization authorization to file them on its behalf.
- A copy of the rates, rating systems and supporting documentation.
- The appropriate filing fees, if required.
- A postage-paid, self-addressed envelope **large enough to accommodate the return.**

The insurer(s) submitting this filing certifies that it:

- Is in compliance with the terms of the Terrorism Risk Insurance Act, as amended, and the laws of this state; and
- Is in compliance with the requirements of the bulletin containing the voluntary expedited filing procedures.

  
Signature

Thomas A. Murphy  
Print Name:

Compliance Officer  
Title:



# Phoenix Indemnity Insurance Company

January 25, 2008

RE: *Designation of Filing Authority for the Phoenix Indemnity Insurance Company  
Aviation Insurance Programs*

Dear Commissioner:

Aerospace Insurance Managers, Inc. ("Aerospace") is authorized by the Phoenix Indemnity Insurance Company to submit filings on its behalf for a new aviation program.

The names and titles of the staff at Aerospace authorized to act on behalf of the Phoenix Indemnity Insurance Company with respect to the aviation program shown below. We presume that this letter constitutes sufficient notice to you of our designation of Aerospace Insurance Managers, Inc. as an authorized filer. Please do not hesitate to contact me with any questions.

Aerospace staff authorized to act on our behalf are as follows:

Thomas A. Murphy, Compliance Officer  
Christopher A. Smith, Underwriter

Sincerely,

Christopher C. Jones  
Vice President

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*A Subsidiary of Hallmark Financial Services, Inc.*

14651 Dallas Parkway, Suite 400 ♦ Dallas, Texas 75254 ♦ 972-934-2400 ♦ 972-788-0520

# AEROSPACE



March 17, 2008

Arkansas Insurance Department  
Property & Casualty Division  
1200 W 3rd St  
Little Rock AR 72201-1904

Re: Phoenix Indemnity Insurance Company  
NAIC Number 34037; FEIN Number 47-0718164  
General Aviation Aircraft Program AC AR – 99-03-08-001  
**Terrorism Form Filing**

The Phoenix Indemnity Insurance Company (PIIC) – General Aviation Aircraft Program is approved for use in your state. This filing updates the initial filing as respects to the federal Terrorism Risk Insurance Act. PIIC is filing the new forms under the Fast Track "file & use" procedure as it applies to this filing.

The General Aviation Aircraft Program Forms that are propose for our General Aviation Aircraft Program were developed after review of several research sources such as the Terrorism Insurance Risk Act, NA1C Bulletins, and ISO's Circular distributions. The PIIC proposed General Aviation Aircraft Program Forms language tracts the ISO proposed Forms with only a format change that follows The PIIC Aircraft Insurance Policy.

There are no other changes.

Enclosed with this letter are (2) sets of each of the following:

1. Company Filing Authorization Letter;
2. Filing Memo;
3. NAIC Expedited filing Transmittal Document;
4. General Aviation Aircraft Program Terrorism Forms.

Please approve this filing with an effective date on or before March 31, 2008. Direct any questions relating to this filing to Tom Murphy at (888) 880-1289 or [tmurphy@aerospaceim.com](mailto:tmurphy@aerospaceim.com).

Sincerely yours,

A handwritten signature in cursive script that reads "Thomas A. Murphy". The signature is written in black ink and is positioned above the typed name and title.

Thomas A. Murphy  
Compliance Officer  
Enclosures

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## Cap On Losses From Certified Acts Of Terrorism

~~With respect to any one or more **certified acts of terrorism**, we will not pay any amounts for which we are not responsible under the terms of the federal Terrorism Risk Insurance Act of 2005 (including subsequent acts of Congress pursuant to the Act) due to the application of any clause which results in a cap on our liability for payments for terrorism losses under The Aircraft Policy.~~

The following is added to **your** Policy

### Part One. GENERAL PROVISIONS AND CONDITIONS

#### 1. Words and Phrases

##### w. **Certified Act of Terrorism**

**Certified act of terrorism** means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the ~~federal~~**Federal** Terrorism Risk Insurance Act ~~of 2005~~. The ~~federal~~**criteria contained in the Federal** Terrorism Risk Insurance Act ~~of 2005 sets forth the following criteria~~ for a **certified act of terrorism** ~~include the following~~:

- (i) The act resulted in ~~insured losses in excess of \$5 million in the aggregate property and casualty~~, ~~attributable to all types of insurance losses in excess of \$5 million~~ ~~subject to the Federal Terrorism Risk Insurance Act~~; and
- (ii) The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals ~~acting on behalf of any foreign person or foreign interest~~, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

### Part Three. LIABILITY TO OTHERS

~~If aggregate insured losses attributable to **certified act(s) of terrorism** \$100 billion in a Program Year (January 1 through December 31) and we have met our insurer deductible under the Federal Terrorism Risk Insurance Act, we shall not be liable for the payment of any portion of the amount of such losses that exceeds \$100 billion, and in such case insured losses up to that amount are subject to pro rata allocation in accordance with procedures established by the Secretary of the Treasury.~~

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The following information is required only when the effective date of this endorsement is subsequent to the Policy effective date.

This endorsement is Endorsement No.  
This endorsement is effective on  
Attached to and forming a part of Policy No.  
Issued to (First Named Insured):  
Additional Premium:

Form GA175A (~~12/02/08~~)

Page 1 of 1

ISSUED 3/14/08 XXX

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## Exclusion Of Certified Acts Of Terrorism

The following **exclusion** is added: ~~This insurance does not apply to:~~ your Policy:

### **Part One. GENERAL PROVISIONS AND CONDITIONS**

#### 1. Words and Phrases

##### w. Certified Act of Terrorism

~~Any direct physical loss or damage arising, directly or indirectly, out of a certified act of terrorism under Part Two AIRCRAFT PHYSICAL DAMAGE COVERAGE.~~

~~2. The following definition is added:~~

**Certified act of terrorism** means an act that is certified by the Secretary of the Treasury, in concurrence with the Secretary of State and the Attorney General of the United States, to be an act of terrorism pursuant to the Federal Terrorism Risk Insurance Act ~~of 2002.~~ The ~~federal criteria contained in the Federal~~ Terrorism Risk Insurance Act ~~of 2002 sets forth the following criteria~~ for a **certified act of terrorism** include the following:

- (i) The act resulted in ~~insured losses in excess of \$5 million in the aggregate property and casualty,~~ attributable to all types of insurance losses in excess of \$5 million subject to the Federal Terrorism Risk Insurance Act; and
- (ii) The act is a violent act or an act that is dangerous to human life, property or infrastructure and is committed by an individual or individuals ~~acting on behalf of any foreign person or foreign interest,~~ as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

### **Part Two AIRCRAFT PHYSICAL DAMAGE COVERAGE:**

#### 4. What We Will Not Pay

i. any direct physical loss or damage arising, directly or indirectly, out of a certified act of terrorism.

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The following information is required only when the effective date of this endorsement is subsequent to the Policy effective date.

This endorsement is Endorsement No.  
This endorsement is effective on  
Attached to and forming a part of Policy No.  
Issued to (First Named Insured):  
Additional Premium:

Form GA175B (~~12/02/08~~)

Page 1 of 1

ISSUED 3/14/08 XXX

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

Your Aircraft Insurance Policy excludes coverage for certified acts of terrorism under Part Two Aircraft Physical Damage Coverage. Your policy provides coverage for certified acts of terrorism coverage under Part Three Liability To Others at no charge.

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have a right to accept or reject insurance coverage for losses resulting from acts of terrorism, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

	I hereby elect to purchase Aircraft Physical Damage Coverage for Certified Acts Of Terrorism for a prospective premium of \$
	I hereby reject the offer for Aircraft Physical Damage Coverage for Certified Acts Of Terrorism. I understand that I will have no coverage for such losses arising from Certified Acts Of Terrorism.

**INSURANCE COMPANY**

\_\_\_\_\_  
Policyholder/Applicant's Signature  
on behalf of:

Xxxxx XXXXXXXXXXX1  
Named Insured

XYZ, Insurance Agency1  
Agency Name

\_\_\_\_\_  
Date

GAXX-XXXXX-XX  
Policy Number

**POLICYHOLDER DISCLOSURE  
NOTICE OF TERRORISM  
INSURANCE COVERAGE**

Your Aircraft Insurance Policy provides coverage for certified acts of terrorism under Part Three Liability To Others at no charge.

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, the definition of act of terrorism has changed, as defined in Section 102(1) of the Act: The term "act of terrorism" means any act that is certified by the Secretary of the Treasury-in concurrence with the Secretary of State, and the Attorney General of the United States to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of certain air carriers or vessels or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM, SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY REIMBURSES 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

	I hereby acknowledge that I have been notified that the premium for coverage of Certified Acts Of Terrorism is \$ <b>No Charge</b>
	I have been notified that any losses under my policy resulting from Certified <b>Acts</b> Of Terrorism may be partially reimbursed by the United States Government.

**Insurance Company**

\_\_\_\_\_  
Policyholder/Applicant's Signature  
on behalf of.

\_\_\_\_\_  
Date

Xxxxx XXXXXXXXXXXX2  
Named Insured

GAXX-XXXXX-XX  
Policy Number

XYZ, Insurance Agency2  
Agency Name